

Fill in this information to identify the case:

Debtor Name Srinath Dharmapadam & Purvi Srinath Dharmapadam

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number: 4:23-bk-00487

☒ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: March 2023

Date report filed:

12/11/2023
MM / DD / YYYY

Line of business: Independent Contractors

NAISC code:

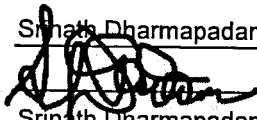
541600

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Srinath Dharmapadam

Original signature of responsible party



Printed name of responsible party

Srinath Dharmapadam

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it **Exhibit A**.

Yes No N/A

- | | | | |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it **Exhibit B**.

- | | | | |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

17. Have you paid any bills you owed before you filed bankruptcy? ☐ ☐ ☐18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy? ☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 23,619.78**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 6,923.10**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 580.52**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

+ \$ 6,342.58This amount may be different from what you may have calculated as *net profit*.**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.= \$ 29,962.36

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables\$ 0.00*(Exhibit E)*

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<u>Column A</u>	—	<u>Column B</u>	=	<u>Column C</u>
	Projected		Actual		Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>0.00</u>	—	\$ <u>6,923.10</u>	=	\$ <u>-6,923.10</u>
33. Cash disbursements	\$ <u>0.00</u>	—	\$ <u>580.52</u>	=	\$ <u>-580.52</u>
34. Net cash flow	\$ <u>0.00</u>	—	\$ <u>6,342.58</u>	=	\$ <u>6,342.58</u>
35. Total projected cash receipts for the next month:					\$ <u>9,230.80</u>
36. Total projected cash disbursements for the next month:					- \$ <u>2,506.21</u>
37. Total projected net cash flow for the next month:					= \$ <u>6,724.59</u>

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

Exhibit C to Form 425C**Srinath Dharmapadam &
Purvi Dharmapadam****Month & Year****Mar-23 Case No.: 23-00487**

Date Received	Amount Received	Remarks
---------------	-----------------	---------

21-Mar-23 \$ 1,153.85 1099 Payment

27-Mar-23 \$ 1,153.85 1099 Payment

31-Mar-23 \$ 1,153.85 1099 Payment

Total Receipts \$ 3,461.55**Estya Receipts**

22-Mar-23 \$ 1,153.85 Consultancy Fee

27-Mar-23 \$ 1,153.85 Consultancy Fee

31-Mar-23 \$ 1,153.85 Consultancy Fee

Total Receipts \$ 3,461.55 Only For Estya**Total Earnings \$ 6,923.10**

Exhibit D Form 425C

Srinath Dharmapadam & Purvi Dharmapadam
Case No. 23-00487

Month & Year Mar-23

Date Paid	Amount	Method	Vendor	Reason for payment
18-Mar-23	\$ 20.50	Credit Card	Sheetz	Gas bill for car
19-Mar-23	\$ 35.75	Credit Card	Sheetz	Gas bill for car
20-Mar-23	\$ 29.30	Auto Debit	Amazon	Household Supplies
20-Mar-23	\$ 147.60	Auto Debit	Columbia Gas	March Gas Bill for Home
21-Mar-23	\$ 31.55	Credit Card	Patel Bros	Groceries for Home
21-Mar-23	\$ 8.80	Cash	Martins	Groceries for Home
26-Mar-23	\$ 10.08	Credit Card	Sheetz	Lunch
27-Mar-23	\$ 10.00	Credit Card	Sams Club	Clothing
27-Mar-23	\$ 73.40	Credit Card	Sams Club	Groceries for Home
27-Mar-23	\$ 41.07	Credit Card	Sams Club	Gas bill for car
27-Mar-23	\$ 2.89	Credit Card	Martins	Groceries for Home
30-Mar-23	\$ 4.08	Credit Card	Martins	Groceries for Home
30-Mar-23	\$ 31.06	Credit Card	Sheetz	Gas bill for car
13-Mar-23	\$ 103.69	Auto Debit	Banner Life	Life Insurance
Grand Total	\$ 549.77			
Estya Payments				
14-Mar-23	\$ 30.75	Auto Debit		Fees & Dues
Total Estya Payment	\$ 30.75			
Grand Total	\$ 580.52			

Purvi & Srinath Dharmapadam

March 2023 Form 425C

Case No. 4:23-bk-

00487

NAISC Code:

541600

Opening Balance Computation including Estya Group

Cash & Bank ↓ Amount →

Amount

Remarks

Cash on hand	\$	200.00	
M&T Bank Account 7941 - Checking	\$	5,926.86	Since closed
M&T Bank Account 9625 - Savings	\$	3,574.45	Since closed
M&T Bank Account 2016 - DIP	\$	-	
M&T Bank Account Estya - Checking	\$	13,272.81	
SECU Savings	\$	153.02	Since closed
SECU Checking	\$	492.64	Since closed

Grand Total Opening Balance \$ **23,619.78**

Total Cash Receipts	\$	6,923.10
Total Cash Disbursements	\$	580.52

Net Receipts For The Month \$ **6,342.58**

Closing Balance \$ **29,962.36**



FOR INQUIRIES CALL: (800) 724-2443

00 004503M NM 017

000000

SRINATH DHARMAPADAM
PURVI SRINATH DHARMAPADAM
19010 MAPLE VALLEY CIRCL
HAGERSTOWN MD 21742

ACCOUNT TYPE	
MYCHOICE PLUS CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
17941	FEB.18-MAR.17,2023
BEGINNING BALANCE	\$1,763.13
DEPOSITS & CREDITS	3,000.00
LESS CHECKS & DEBITS	6,763.13
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$0.00

INTEREST EARNED FOR STATEMENT PERIOD

\$0.00

BALD EAGLE

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
\$1,763.13	1	\$5,000.00	0	\$0.00	7	\$8,763.13	\$0.00	\$0.00

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
02/18/2023	BEGINNING BALANCE			\$1,763.13
02/21/2023	SEARS ONLINE PAYMENT			
02/21/2023	COLUMBIA GAS MD SERV PYMT		\$160.70	1,437.29
02/27/2023	SEARS ONLINE PAYMENT		165.14	1,428.09
03/03/2023	T-MOBILE PCS SVC		9.20	1,269.45
03/06/2023	WEB XFER FROM CHK 00000868141035	\$5,000.00	158.64	
03/06/2023	SEARS ONLINE PAYMENT			
03/13/2023	BANNER LIFE PREM DEDIT		342.59	5,823.17
03/14/2023	CLOSEOUT		103.69	5,823.17
	ENDING BALANCE		5,823.17	0.00
				\$0.00

PAGE 1 OF 2

M&T Bank

FOR INQUIRIES CALL: (800) 724-2440

00 004433M NM 017

000000

P

PURVI SRINATH DHARMAPADAM
SRINATH DHARMAPADAM
19010 MAPLE VALLEY CIRCL
HAGERSTOWN MD 21742

ACCOUNT TYPE	
RELATIONSHIP SAVINGS	
ACCOUNT NUMBER	STATEMENT PERIOD
9625	DEC-14-MAR-13-2023
BEGINNING BALANCE	\$3,574.38
DEPOSITS & CREDITS	0.00
LESS CHECKS & DEBITS	0.00
INTEREST	0.09
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$3,574.47

INTEREST EARNED FOR STATEMENT PERIOD
INTEREST PAID YEAR TO DATE

\$0.08
\$2.09

SOUTH ATHERTON

ACCOUNT SUMMARY					
BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		WITHDRAWALS & OTHER DEBITS (-)		ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	
\$3,574.38	0	\$0.00	0	\$0.00	
				\$0.09	\$3,574.47

ACCOUNT ACTIVITY				
POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
12/14/2022	BEGINNING BALANCE			\$3,574.38
01/13/2023	INTEREST PAYMENT	\$0.03		3,574.41
02/13/2023	INTEREST PAYMENT	0.04		3,574.45
03/13/2023	INTEREST PAYMENT	0.02		3,574.47
	ENDING BALANCE			\$3,574.47

ANNUAL PERCENTAGE YIELD EARNED = 0.00%

PAGE 1 OF 2

Doc ID: d82313d557b0e57133d634efeba432ca1f589904



FOR INQUIRIES CALL: (800) 724-2440

00 0 06818M NM 017

000000

P

SRINATH DHARMAPADAM
PURVI SRINATH DHARMAPADAM
DEBTOR IN POSSESSION
CASE #1:23-BK-00487
19010 MAPLE VALLEY CIR
HAGERSTOWN MD 21742-2210

ACCOUNT TYPE	
MYCHOICE PLUS CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
2016	MAR.14-APR.14,2023
BEGINNING BALANCE	\$0.00
DEPOSITS & CREDITS	6,269.25
LESS CHECKS & DEBITS	732.04
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$5,537.21

INTEREST EARNED FOR STATEMENT PERIOD

\$0.00

NORTH HAGERSTOWN OFFICE

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
\$0.00	6	\$6,269.25	0	\$0.00	5	\$732.04	\$0.00	\$5,537.21

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
03/14/2023	BEGINNING BALANCE			\$0.00
03/14/2023	DEPOSIT	\$500.00		500.00
03/20/2023	AMAZON MARKETPLA INTERNET		\$29.30	
03/20/2023	COLUMBIA GAS MD SERV PYMT		147.60	323.10
03/21/2023	MOBILE DEPOSIT --XXXXXXXXX6322	1,153.85		1,476.95
03/27/2023	MOBILE DEPOSIT - XXXXXXXXXXX3817	1,153.85		2,630.80
03/31/2023	JOBS IN US DIR DEP	1,153.85		
03/31/2023	COMENITY PAY SM WEB PYMT		215.78	3,568.87
04/07/2023	JOBS IN US DIR DEP	1,153.85		
04/07/2023	COMENITY PAY SM WEB PYMT		313.15	4,409.57
04/10/2023	FIRSTENERGY OPCO FE ECHECK		26.21	4,383.36
04/14/2023	JOBS IN US DIR DEP	1,153.85		5,537.21
	ENDING BALANCE			\$5,537.21

Balance in Debtor In Possession Account End of March is \$3,568.87

Follow these steps to bring your register balance into agreement with this statement.

STEP 2: TO DETERMINE YOUR CURRENT BALANCE:

- (a) Any checks or other subtractions shown on this statement which you did not enter into your register; and
- (b) Any automatic payments or other electronic transfers shown on this statement which you have not already subtracted; and
- (c) Any service charges shown on this statement which you have not already subtracted.

STEP 4:	Enter on this line the Ending Balance shown on the front of this statement.	\$	
STEP 5:	Enter the total of any deposits or other additions shown in your register which are not shown on this statement.	\$	
STEP 6:	Add the amounts in STEPS 4 and 5, enter the total here.	\$	
STEP 7:	Enter the total of "Checks Outstanding and Other Subtractions" (from STEP 3) here.	\$	
STEP 8:	Subtract total of STEP 7 from STEP 6 and enter the difference here. <i>This amount should be your current account balance.</i>	\$	

Case 4:23-bk-00487-MJC Doc 74 Filed 12/11/23 Entered 12/11/23 15:57:32 Desc
Main Document Page 11 of 15



FOR INQUIRIES CALL: **BALD EAGLE**
(570) 748-5391

00 0 04503M NM 017

000000

ESTYA GROUP LLC
19010 MAPLE VALLEY CIR
HAGERSTOWN MD 21742

ACCOUNT TYPE	
M&T SIMPLE CHECKING FOR BUSINESS	
ACCOUNT NUMBER	STATEMENT PERIOD
██████ 1038	03/01/23 - 03/31/23
BEGINNING BALANCE	\$18,272.81
DEPOSITS & CREDITS	3,461.55
LESS CHECKS & DEBITS	5,030.75
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$16,703.61

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
03/01/2023	BEGINNING BALANCE			\$18,272.81
03/06/2023	WEB XFER TO CHK ████████ 7941		\$5,000.00	13,272.81
03/14/2023	IRS Tax Pro PTIN Fee ██████████		30.75	13,242.06
03/22/2023	MOBILE DEPOSIT - XXXXXXXXX9043	\$1,153.85		14,395.91
03/27/2023	MOBILE DEPOSIT - XXXXXXXXX3708	1,153.85		15,549.76
03/31/2023	B3875 JOBS IN US DIR DEP ██████	1,153.85		16,703.61
	NUMBER OF DEPOSITS/CHECKS PAID	3	0	

TM CLIENTS: EFFECTIVE 5/15/2023, YOUR USE OF TM SERVICES IS GOVERNED BY OUR UPDATED MASTER TREASURY MANAGEMENT SERVICES AGREEMENT (TM AGREEMENT) AND PRODUCT TERMS AND CONDITIONS BOOKLET (BOOKLET). THE UPDATED TM AGREEMENT AND BOOKLET APPLY TO THE MAXIMUM EXTENT PERMISSIBLE UNDER YOUR CURRENT AGREEMENTS; PROVIDED THAT, IN THE EVENT OF CONFLICT WITH PROVISIONS THAT CANNOT BE AMENDED BY NOTICE OR RATIFIED BY CONTINUED USE, SUCH PROVISIONS CONTINUE TO GOVERN, BUT ONLY TO THE EXTENT NECESSARY TO RESOLVE THE CONFLICT. VISIT MTB.COM/TMTERMS FOR A SUMMARY OF CHANGES AND THE UPDATED BOOKLET AND TM AGREEMENT.

HOW TO BALANCE YOUR M&T BANK ACCOUNT

TO BALANCE YOUR ACCOUNT WITH THIS STATEMENT COMPLETE STEPS 1, 2, & 3

STEP 1 Place a checkmark (✓) beside each item listed on this statement which has a corresponding entry in your register.
Also place a checkmark next to the item in your register.

STEP 2 Add to your register:
(a) Any deposits and other credits shown on this statement which you have not already entered.
(b) Any interest this statement shows credited to your account.

STEP 3 Subtract from your register:
(a) Any checks or other withdrawals shown on this statement which you did not enter into your register.
(b) Any automatic loan payments or ATM or other electronic debits shown on this statement which you have not already subtracted.
(c) Any service charges shown on this statement which you have not already subtracted.

TO DETERMINE THE CURRENT BALANCE IN YOUR ACCOUNT:

STEP 4 List any outstanding checks or debits written in your register, but not yet appearing on your statement.

OUTSTANDING CHECKS AND OTHER DEBITS	
NUMBER	AMOUNT
1	\$
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
SUBTOTAL OF COLUMN 1	\$

OUTSTANDING CHECKS AND OTHER DEBITS	
NUMBER	AMOUNT
13	\$
14	
15	
16	
17	
18	
19	
20	
21	
22	
SUBTOTAL OF COLUMN 2	
SUBTOTAL OF COLUMN 1 +	
TOTAL OUTSTANDING CHECKS AND DEBITS	\$

STEP 5 Enter on this line the Ending Balance shown in the summary on the front of this statement.

\$	
----	--

STEP 6 Enter the total of any deposits or other credits shown on your register which are not shown on this statement.

\$	
----	--

STEP 7 Enter the total of STEPS 5 & 6.

\$	
----	--

STEP 8 Enter TOTAL OUTSTANDING CHECKS & DEBITS (from STEP 4).

\$	
----	--

STEP 9 Subtract STEP 8 from STEP 7 and enter the difference here.

\$	
----	--

This amount should be your current account balance.

If you have questions, think your statement is incorrect, or for information regarding Treasury Management Services, please contact your M&T Relationship Manager or the Commercial Service Team at 1-800-724-2240, Monday through Friday, 8am - 6pm ET.

M&T Bank



secumd.org
410-487-7328
1-800-879-7328
P.O. Box 23896
Baltimore, MD 21298

Member Number:

Statement Period:

From: 03/01/2023 To: 03/31/2023

Page Number: 1 of 2

SRINATH DHARMAPADAM
19010 MAPLE VALLEY CIRCLE
HAGERSTOWN MD 21742

SECU Total™ Checking & Rewards Summary

Below you will find your rewards earned over the last month based on your account activity.

Rewards Activity	
Average combined loan and deposit balance	\$645.66
Highest average checking balance	\$492.64
Enrolled in e-statements	Yes
Total Direct Deposit amount	\$0.00

Rewards Earned	
Rewards level	Bronze
Total debit cash back earned	\$0.00

For more information on the SECU Total™ Checking Program and how you can earn more rewards, visit online banking or go to www.secumd.org/more/checking-rewards.

Your Deposit Account(s) Summary

Account Description	Starting Balance (\$)	Deposits Credits (\$)	Withdrawals Debits (\$)	Interest Dividend (\$)	Ending Balance (\$)	YTD Interest Dividend (\$)
Share Savings (1554)	153.02	0.00	0.00	0.01	153.03	0.03
SECU Total™ Checking (1562)	492.64	0.00	0.00	0.00	492.64	0.00

Your Detailed Statement

Date	Transaction Description	Amount (\$)	Total Balance (\$)
	Share Savings (1554)		
03/01	Starting Balance		153.02
03/31	Credit Interest	+0.01	153.03
03/31	Ending Balance		153.03

Truth In Savings Disclosure: For period 03/01/2023 through 03/31/2023
Annual Percentage Yield Earned: 0.08%

Date	Transaction Description	Amount (\$)	Total Balance (\$)
	SECU Total™ Checking (1562)		
03/01	Starting Balance		492.64
	There are no transactions for this period.		



Member Number:

Statement Period:

From: 03/01/2023 To: 03/31/2023

Page Number: 2 of 2

Your Detailed Statement

Date	Transaction Description	Amount (\$)	Total Balance (\$)
03/31	Ending Balance		492.64

Truth In Savings Disclosure: For period 03/01/2023 through 03/31/2023
Annual Percentage Yield Earned: 0.00%

General Statement policies for SECU of MD, Inc.

- **To report lost or stolen check cards, ATM cards or credit cards, call 1-800-879-7328, press 2 for Personal Accounts, press 5 for Card Options and follow the prompts.**
- **Balance Information.** For accounts other than loans or lines of credit, the "ending"/"total" balance shown on this statement does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. The account's "available balance" is used to determine when the account may be overdrawn and when fees are assessed. The available balance includes deductions for holds on debit card purchases and holds on deposited funds and may have been lower than the ending/total balance shown on your statement. If you had an insufficient available balance when a transaction posted, fees may have been assessed. For more details about the different types of account balances and information on avoiding fees, please see our Agreements and Disclosures or call us at 1-800-879-7328.
- **In case of errors or questions on your statement.** Telephone us at 1-800-879-7328 or write us at SECU P.O. Box 2148, Glen Burnie, MD 21060 as soon as you can if you think your statement is wrong or if you need more information about a transaction listed on the statement. We must hear from you no later than 60 days after we send the first statement on which the problem or error occurred.
- **Your Insured Funds.** SECU is federally insured through the National Credit Union Administration. (NCUA)